# Case 23-11177-mdc Doc 14 Filed 05/06/23 Entered 05/07/23 00:28:31 Desc Imaged Certificate of Notice Page 1 of 5

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 23-11177-mdc
Keanen T. Gross Chapter 13

Debtor

## **CERTIFICATE OF NOTICE**

District/off: 0313-2 User: admin Page 1 of 3
Date Rcvd: May 04, 2023 Form ID: 309I Total Noticed: 24

The following symbols are used throughout this certificate:

#### Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2023:

| Recip ID |   | Recipient Name and Address   |
|----------|---|--|
| db       | + | Keanen T. Gross, 516 W. Lawn Street, Lansdale, PA 19446-1525   |
| 14776149 | + | David B. Spitofsky, Esquire, Law Office of David B. Spitofsky, 516 Swede Street, Norristown, PA 19401-4807 |
| 14776157 | + | Frederic I. Weinberg, Esquire, 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973                   |
| 14776162 | + | Troy Gross, 1101 E. Dorset Street, 1st Floor, Philadelphia, PA 19150-3116                                  |
| 14776164 | + | Turquoise Johnson, 1101 E. Dorset Street, 2nd Floor, Philadelphia, PA 19150-3116                           |
| 14776166 | + | Weltman, Weinberg & Reis Co., 170 S. Independence Mall West, Suite 874W, Philadelphia, PA 19106-3334       |
|          |   |  |

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Standard Time. |   |                      |  |
|----------------|---|----------------------|--|
| Recip ID aty   | Notice Type: Email Address<br>Email/Text: spitofskybk@verizon.net | Date/Time            | Recipient Name and Address   |
|                |   | May 05 2023 00:10:00 | DAVID B. SPITOFSKY, Law Office of David B. Spitofsky, 516 Swede Street, Norristown, PA 19401   |
| tr             | + Email/Text: bncnotice@ph13trustee.com                           | May 05 2023 00:10:00 | KENNETH E. WEST, Office of the Chapter 13<br>Standing Truste, 1234 Market Street - Suite 1813,<br>Philadelphia, PA 19107-3704                                |
| smg            | Email/Text: megan.harper@phila.gov                                | May 05 2023 00:11:00 | City of Philadelphia, City of Philadelphia Law<br>Dept., Tax Unit/Bankruptcy Dept, 1515 Arch<br>Street 15th Floor, Philadelphia, PA 19102-1595               |
| smg            | EDI: PENNDEPTREV  | May 05 2023 03:59:00 | Pennsylvania Department of Revenue, Bankruptcy<br>Division, P.O. Box 280946, Harrisburg, PA<br>17128-0946  |
| smg            | Email/Text: RVSVCBICNOTICE1@state.pa.us                           | May 05 2023 00:11:00 | Pennsylvania Department of Revenue, Bankruptcy<br>Division, P.O. Box 280946, Harrisburg, PA<br>17128-0946  |
| ust            | + Email/Text: ustpregion03.ph.ecf@usdoj.gov                       | May 05 2023 00:11:00 | United States Trustee, Office of United States<br>Trustee, Robert N.C. Nix Federal Building, 900<br>Market Street, Suite 320, Philadelphia, PA<br>19107-4202 |
| 14776152       | + EDI: BANKAMER.COM   | May 05 2023 03:59:00 | Bank of America, Attn: Bankruptcy, 4909<br>Savarese Circle, Tampa, FL 33634-2413   |
| 14776165       | Email/Text: megan.harper@phila.gov                                | May 05 2023 00:11:00 | Water Revenue Bureau, Attn.: Pamela Elchert<br>Thurmond, Esquire, Tax & Revenue Unit, 1401<br>JFK Boulevard, 5th Floor, Philadelphia, PA 19102               |
| 14776153       | + Email/Text: megan.harper@phila.gov                              | May 05 2023 00:11:00 | City of Philadelphia/School Dist. Phila., Attn.:<br>Megan N. Harper, Esquire, 1401 JFK Boulevard,<br>5th Floor, Philadelphia, PA 19102-1617                  |
| 14776159       | + EDI: CITICORP.COM   | May 05 2023 03:59:00 | Macys, Attn: Bankruptcy, 9111 Duke Boulevard,<br>Mason, OH 45040   |
| 14776154       | + EDI: DISCOVER.COM   | May 05 2023 03:59:00 | Discover Bank, Attn: Bankruptcy, P.O. Box 3025,<br>New Albany, OH 43054-3025   |

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Sheffield Financial, a division of Truist Bank, PO

Truist Bank, 214 North Tryon Street, Charlotte,

Box 1847, Wilson, NC 27894-1847

NC 28202-2374

| District 011. 0515 2 |  | OSCI. ddillilli                           | 1 age 2 of 3   |
|----------------------|--|---|--|
| Date Rcvd: May 04,   | 2023                                     | Form ID: 309I                             | Total Noticed: 24  |
| 14776155 +           | Email/Text: bankruptcydepartment@tsico.c | May 05 2023 00:11:00                      | EOS CCA, P.O. Box 981008, Boston, MA<br>02298-1008   |
| 14776156             | Email/Text: bknotices@fbcs-inc.com       | May 05 2023 00:10:00                      | FBCS Inc., 330 S. Warminster Road, Suite 353, Hatboro, PA 19040  |
| 14776151 +           | Email/Text: ustpregion03.ph.ecf@usdoj.go | v<br>May 05 2023 00:11:00                 | Frederic J. Baker, Esquire, Assistant United States<br>Trustee, Robert NC Nix, Sr. Federal Building, 900<br>Market Street, Suite 320, Philadelphia, PA<br>19107-4202 |
| 14776158 ^           | MEBN                                     | May 05 2023 00:02:56                      | KML Law Group, P.C., Suite 5000, 701 Market<br>Street, Philadelphia, PA 19106-1541   |
| 14776160             | Email/Text: GUARBKe-courtdocs@ascend     | diumeducation.org<br>May 05 2023 00:10:00 | Navient Solutions, LLC, c/o Ascendium Educaton<br>Services, P.O. Box 8961, Madison, WI<br>53708-8961   |
| 14776161 +           | Email/PDF: ebnotices@pnmac.com           | May 05 2023 00:24:22                      | PennyMac Loan Services, LLC, P.O. Box 2410,<br>Moorpark, CA 93020-2410   |
| 14777457             | Email/Text: bankruptcy@bbandt.com        |   |  |

TOTAL: 19

14776163

District/off: 0313-2

## BYPASSED RECIPIENTS

May 05 2023 00:11:00

May 05 2023 00:10:00

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

14776150 \*+ Keanen T. Gross, 516 W. Lawn Street, Lansdale, PA 19446-1525

+ Email/Text: bankruptcy@bbandt.com

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

| Date: May 06, 2023 | Signature: | /s/Gustava Winters |  |
|--------------------|------------|--------------------|--|
|                    |            |                    |  |

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2023 at the address(es) listed below:

Name Email Address

DAVID B. SPITOFSKY

on behalf of Debtor Keanen T. Gross spitofskybk@verizon.net

spitofskylaw@verizon.net;spitofsky.davidb.r112243@notify.bestcase.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

MARK A. CRONIN

on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com

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United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

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| Information to identify the case:                                |                                  |   |  |  |
|--|----------------------------------|---|--|--|
| Debtor 1:  | Keanen T. Gross                  | Social Security number or ITIN: xxx-xx-8637 |  |  |
| 505.0  | First Name Middle Name Last Name | EIN:  |  |  |
| Debtor 2:<br>(Spouse, if filing)                                 | First Name Middle Name Last Name | Social Security number or ITIN: EIN:        |  |  |
| United States Bankruptcy Court: Eastern District of Pennsylvania |                                  | Date case filed for chapter: 13 4/24/23     |  |  |
| Case number:   | Case number: 23-11177-mdc        |   |  |  |

## Official Form 309I

# **Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

|    |   | About Debtor 1:   | About Debtor 2:   |
|----|---|---|---|
| 1. | Debtor's full name  | Keanen T. Gross   |   |
| 2. | All other names used in the last 8 years  |   |   |
| 3. | Address   | 516 W. Lawn Street<br>Lansdale, PA 19446  |   |
|    | <b>Debtor's attorney</b><br>Name and address  | DAVID B. SPITOFSKY<br>Law Office of David B. Spitofsky<br>516 Swede Street<br>Norristown, PA 19401                        | Contact phone (610) 272-4555                                |
| 4. |   |   | Email: spitofskybk@verizon.net                              |
| 5. |   | KENNETH E. WEST<br>Office of the Chapter 13 Standing Trustee<br>1234 Market Street – Suite 1813<br>Philadelphia, PA 19107 | Contact phone 215-627-1377                                  |
|    | Name and address  |   | Email: ecfemails@ph13trustee.com                            |
| 6. | Bankruptcy clerk's office   | 900 Market Street<br>Suite 400<br>Philadelphia, PA 19107  | Hours open:<br>Philadelphia Office — 9:00 A.M. to 4:00 P.M; |
|    | Documents in this case may be filed at this address. You may inspect all records filed in |   | Reading Office 9:00 A.M. to 4:00 P.M.                       |
|    | this case at this office or online at https://pacer.uscourts.gov.                         |   | Contact phone (215)408–2800                                 |
|    |   |   | Date: 5/4/23  |

For more information, see page 2

Debtor Keanen T. Gross Case number 23–11177–mdc

| 7. Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. | June 14, 2023 at 9:00 AM  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.   | Location: The Mtg of Creditors will be conducted, via telephonic conference.All interested, parties shall contact the Trustee, for connection details                                     |  |
|---|---|---|--|
| Deadlines     The bankruptcy clerk's office must receive these documents and any  | Deadline to file a complaint to challenge dischargeability of certain debts:  | Filing deadline: 8/13/23  |  |
| required filing fee by the following deadlines.   | You must file:  • a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or  | a discharge   |  |
|   | a complaint if you want to have a particular debt excepted from under 11 U.S.C. § 523(a)(2) or (4).   | discharge   |  |
|   | Deadline for all creditors to file a proof of claim (except governmental units):  | Filing deadline: 7/3/23   |  |
|   | Deadline for governmental units to file a proof of claim:   | Filing deadline: 10/23/23   |  |
|   | Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. |   |  |
|   | Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.   | Filing deadline: 30 days after the conclusion of the meeting of creditors   |  |
| 9. Filing of plan   | The debtor has filed a plan. This plan proposes payment to the trustee of \$1881.0 The hearing on confirmation will be held on: 6/29/23 at 9:30 AM, Location: Courtroom #2, 900 Market Street, F  |   |  |
| 10. Creditors with a foreign address  | If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.   | you may file a motion asking the court to<br>United States bankruptcy law if you have any   |  |
| 11. Filing a chapter 13 bankruptcy case   | Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue court orders otherwise.  | s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The  |  |
| 12. Exempt property   | The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mu You may inspect that list at the bankruptcy clerk's office or online a that the law does not authorize an exemption that debtors claimed,   | st file a list of property claimed as exempt. t <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe  |  |
| 13. Discharge of debts  | Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be d are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in t you believe that the debtors are not entitled to a discharge of any o must file a motion by the deadline.   | ischarged until all payments under the plan<br>to the debt from the debtors personally except<br>ted from discharge under 11 U.S.C. §<br>he bankruptcy clerk's office by the deadline. If |  |

Notice of Chapter 13 Bankruptcy Case page 2

Official Form 309I